

**The State Community Matching Physician Loan Repayment Program** is a state financed and administered program designed to attract physicians to North Dakota to practice in areas of need. The focus of the program is to encourage new medical school graduates to practice in North Dakota. Each physician selected may receive more than \$90,000 to repay educational loans. The state may pay up to \$45,000 to each physician to repay educational loans. Each physician must practice two years in a selected community. The community (usually a community hospital or clinic) must match the state payment but may pay more and may negotiate with the physician for a period of service longer than two years. Preference is given to physicians who will practice in rural underserved areas.

**Application deadline:**

Applications are accepted at any time. The State Health Council reviews each application at its next meeting. The State Health Council generally meets quarterly during the calendar year. However, the program is focused on new medical school graduates so medical school students should apply in the first or second semester of their final year. For dates of upcoming State Health Council meetings, call the North Dakota Department of Health at 701-328-2372 or email, [Irodahl@state.nd.us](mailto:Irodahl@state.nd.us).

**Who May Apply?**

Physicians who have graduated from an accredited four year allopathic or osteopathic medical school in the United States, its possessions, territories or Canada and approved by the State Board of Medical Examiners or by an accrediting body approved by the Board. The physician may not have practiced full time in North Dakota for more than one year before the date of the application.

**Physician Selection criteria:**

- The extent to which the physician's medical specialty training is needed in a selected community.
- The physician's commitment to serve
- The physician achieving a financial match with a selected community
- The physician's availability to begin providing services
- The physician's professional competence and conduct
- The physician's willingness to accept Medicare and Medicaid assignment

Preference is given to graduates of the University of North Dakota School of Medicine and Health Sciences and to physicians enrolled in or completed a University of North Dakota School of Medicine and Health Sciences graduate residency program. Preference is also given to physicians who have graduated from the University of North Dakota School of Medicine and Health Sciences and are enrolled in or graduated from an accredited out-of-state medical residency program for specialty training not offered in North Dakota.

**Community Selection Criteria:**

- The physician to population ratio
- The access of area residents to medical care
- The mix of physician specialties in the community
- Indicators of community support for the physician

Preference is given to communities that demonstrate a need for primary care physicians (Family/General Practice, General Internal Medicine, Pediatrics, Obstetrics/Gynecology, General Surgery, General Psychiatry) and to communities with less than 15,000 people.

**Loan Repayment and Service Obligation:**

Each physician selected into the program must be licensed in North Dakota; must have entered into an agreement with a community to provide two years of full-time service and must be enrolled in or graduated from an accredited graduate training program in medicine prior to or within one year after submitting an application.

Each physician selected into the program may receive up to \$45,000 from the state and an equal or greater amount from the community. A physician may not receive an amount greater than his/her education loans. The first payments are made six months after the physician begins his/her full time practice and after the physician completes his/her second year of service.

Each physician selected into the program must enter a two year non-renewable contract with the North Dakota Department of Health and the selected community. The Department and community agree to pay loan repayment dollars to the physician and the physician agrees to provide two years of full time service in the selected community or communities. If the physician breaches the loan repayment contract, he or she is liable for twice the remaining amount to be paid under the contract.

**Application Material:**

The State Community Matching Physician Loan Repayment Program is jointly administered by the North Dakota Department of Health and the Center for Rural Health at the University of North Dakota School of Medicine & Health Sciences. Application forms are available on the North Dakota Department of Health website at (<http://www.health.state.nd.us/ndhd/resource/oca>) or by contacting:

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Center for Rural Health  
UND School of Medicine & Health Sciences  
PO Box 9037  
Grand Forks, ND 58202-9037

Phone: 701-777-4018  
Email: [mamundson@medicine.nodak.edu](mailto:mamundson@medicine.nodak.edu)

OR

Gary Garland  
Office of Community Assistance  
North Dakota Department of Health  
600 E Boulevard Ave Dept 301  
Bismarck, ND 58505-0200

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Email: ([ggarland@state.nd.us](mailto:ggarland@state.nd.us))